



3D Secure Service - Frequently Asked Questions

1. What is 3D Secure?

3D Secure is a security protocol used by banks worldwide to authenticate online transactions. You can recognize 3DS secure merchants by Mastercard ID check or Verified By Visa logos on the online merchant website

2. One Time Password (OTP)?

OTP is a security feature service for online transaction. This is a unique randomly 6 digits, valid for a single transaction and sent to your registered mobile phone number via SMS.

3. Why is there a need for an One-Time Password (OTP) to complete an online purchase?

Entering OTP in online transaction helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online purchase is the rightful owner of HSBC Credit/ Debit card being used.

4. Is an OTP required for all online purchases?

No. OTP for online payment is required only at merchant websites that support the 3D Secure (3DS) authentication protocols. Entering OTP provides extra security for online transactions.

Transaction originating with a 3D Secure merchants pass through a risk-assessment process set up by HSBC. If the authorization is considered higher risk or out of normal activity, OTP will be generated for validating the authentication.

5. How do I know if an online merchant is a 3DS enabled merchant?

If an online merchant is a 3DS enabled merchant, the merchant website will display the logo of 3DS card schemes such as Visa Secure or MasterCard Identity Check.

6. Do I need to enroll for OTP receiving with the Bank?

This service is enrolled automatically for all customers, but you will need to have a valid registered mobile number with HSBC to receive OTP. Your OTP will be sent to your registered mobile phone via SMS when doing online purchase by HSBC Credit Card/Debit Card at online 3DS enabled merchant.

OTP will be sent separately to the Primary Credit Cardholders and Supplementary Cardholders.

7. When do I key in the OTP and how do I receive the OTP from HSBC?

When you make an online purchase using your HSBC Credit/Debit card via a 3DS enabled merchant, a pop-up message will appear on your screen asking you to enter the OTP. This OTP will be sent to your registered mobile phone via SMS.

8. Do I have to pay for this SMS notifying me of the OTP?

This OTP service is provided to you free by HSBC for your banking convenience and enhanced security.

9. If I do not have my mobile phone registered with the Bank to receive OTP, can I still make an online purchase?

You may still make online purchases from online merchants that do not support 3DS or the low risk transaction at 3DS merchants. For the required OTP online transactions at 3DS enabled websites, you need to input OTP to complete the authentication. OTP will be sent to your latest mobile phone number that is registered with HSBC. You will not receive OTP to complete your transaction if your latest mobile phone number has not been updated with HSBC.

You should register or update your mobile number for Primary Credit Cardholder or Supplementary Credit Cardholder, Debit Card.

10. How can I update my contact details?

You may update your contact details by:

1. Sending request through “Secured Mailbox” of Online Banking

2. Contacting our Contact Center at:

- Personal Banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North) Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters

- Platinum Credit Card holder (24/7): (84 28) 37 247 248

- Premier customers (24/7): (84 28) 37 247 666

3. Submit request at nearest HSBC Branches/Transaction Offices

11. Can I opt out of the OTP service for online purchases?

An OTP is required for all online purchases made through all 3DS enabled merchants. You cannot opt out of this service. You may still make online purchases from online merchants that do not support 3DS.

12. Can the Bank resend the OTP to me due to non-receipt?

If you have not received the OTP, you can request for an OTP resend, up to 3 attempts by request on OTP enter screen. Do note however, that the OTP is telco-dependent hence any delay (if any) due to circumstances beyond HSBC's control. Please also ensure that your mobile number is updated in HSBC records in order to receive your OTP from HSBC.

13. I receive an error message that says that my card OTP function has been locked for exceeding maximum number of incorrect OTP entries. How can I unlock my card?

For further assistance, you may contact us at:

- Personal Banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North)

- Platinum Credit Card holder (24/7): (84 28) 37 247 248

- Premier customers (24/7): (84 28) 37 247 666

14. How do I receive OTP when I travel abroad?

OTP will be sent to your latest mobile phone number that is registered with HSBC. Please ensure that your mobile is opt in of roaming service to receive OTP SMS from HSBC when you travel abroad.